

**From:** juanito1@netzero.net  
**Sent:** Wednesday, September 23, 2015 6:46 PM  
**To:** EBSA, E-ORI - EBSA  
**Subject:** RIN 1210-AB32

Dear Department of Labor:

I'm a small investor. I also have a bachelor's degree in accounting, hold a CPA license and have studied securities investments, including options, for years. I know what I'm doing and I don't appreciate your proposed rule which would outlaw options trading within IRAs.

I use covered options for extra income as well as to reduce risk. Taking it off the table for a "non-accredited" but knowledgeable small investors like myself is unfair and does nothing to protect my interests. On the contrary, it would hinder me from making more money and/or risk me losing more money than I otherwise would have with options.

In addition, should this rule pass which would outlaw options of any kind, especially covered options, within an IRA, it will most likely cause me to take my money out of my IRA so as to invest in a non-IRA account.

Sincerely,